

.....DECISIONS DECISIONS DECISIONS....

.....TO WORK OR NOT TO WORK

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As retirees live longer and healthier lives, many think about going back to work. Sometimes it's to be around people, often it's to augment income. There are things to consider and decisions to make. Each person must weigh the pros and cons. Here are answers to some of the questions that I hear.

What are some of the barriers an older worker faces in the job market? The biggest barrier is older persons' perception that no one will hire them because they are too old. And there are some employers who think seniors won't be as fast or productive as younger workers. But if seniors believe that they have something to contribute — dependability, conscientiousness, accuracy — if they have a positive attitude — an employer is likely to believe it, too.

Do all jobs require knowledge of a computer and is it harder for an older person to learn how to use one? There are jobs that do not require computer use: home health aide, some assembly jobs, transportation, child-care, housekeeping. However, many jobs do require a knowledge of computers and not knowing how to use one puts a person at a disadvantage. I encourage everyone to learn how to use a computer; there are low-cost or free classes at community centers, senior centers, job centers, and temporary staffing agencies. Some older



adults will find it easy to learn, others will find it difficult. It is important to be patient and stay with it.

How old is too old to find a job? The reality is that past age 75 it becomes more difficult. But recently our agency helped an 84-year-old woman find a position. She was a volunteer at a local school. Finding there was a paid position open in the cafeteria, she applied and was hired to work during the lunch hour. She is thrilled to be paid for a job she loves. Perhaps there is no “too old.” A 90-year-old man who did construction work all his life would like a paying job. He has not found one yet, but assists his neighbors by shoveling snow and helping them maintain their yards.



What opportunities are there if you want to work part-time and on a flexible schedule? Temporary staffing agencies offer variety and often have free computer training. Some are more “older worker” friendly than others. In Milwaukee, Hatch Plus serves people over 40. They also have a Hatch MBA for retired executives seeking part-time or temporary assignments.

How do younger workers accept older workers? The workplace is filled with people of all attitudes. In my experience, younger workers appreciate the knowledge that older workers bring to the worksite. Some younger workers are not comfortable supervising an older person but this is not as common as people think. Open communications and a good attitude can solve intergenerational problems.

What should I know about Social Security Benefits and working? A new law, effective January 1, 2000, changed the way it affects Social Security benefits while a person works.

When working, the benefit amount is reduced only until retirement age of 65 (not 70 as previous law required). Here is the formula to determine how much less your benefit would be:

- If below full retirement age, \$1 in benefits will be deducted for each \$2 earned above the annual limit. For 2001, that limit is \$10,680.
- Upon reaching full retirement age, \$1 in benefits will be deducted for each \$3 earned above a different limit, but only for the months before an individual reaches the full retirement age. **For 2001, this limit is \$25,000. Starting with the month of full retirement age, a person can receive full benefits with no limit on earnings.**

For complete information, you may call your local Social Security office (or 800-772-1213) to order *How Working Affects Your Social Security Benefits* — Publication number 05-10069, February 2001, ICN 467005. Social Security will also help you in determining the amount of your benefits.

I haven't worked for a number of years. What is my chance of finding employment after such a long time?

I think this is the right time for older workers to re-enter the workforce. Despite the downturn in the economy, there is still a labor shortage in many skilled positions. I would encourage mature workers to analyze their past and present skills to see how they fit into today's labor force. Leisure and volunteer activities are important to consider when analyzing skills, and don't underestimate the wisdom that comes with age. Many employers believe that seniors are loyal and have a better work ethic than younger people. **Employers do want to hire older workers.**